

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

Lourdes M. Perez Collazo

Debtor(s)

PRAMCO CV9, LLC

Movant

Lourdes M. Perez Collazo

and Chapter 13 Trustee,
JOSE RAMON CARRION MORALES

Respondent(s)

CASE NO. 10-01750 ESL

CHAPTER 13

11 USC 362 d(1) d(2)

Relief from stay for cause

MOTION FOR RELIEF FROM STAY

TO THE HONORABLE COURT:

Comes now, PRAMCO CV9, LLC, secured creditor, represented by the undersigned attorney who respectfully prays and states as follows:

1. Jurisdiction over subject matter is predicated on section, 1334 and 157(b) 2(G), 28 USC.
2. The cause of action is based on section 362 d(1) and d(2), 11 USC.
3. In this case, an Order for Relief was entered on March 5 2010.
4. Movant is the holder in due course of a Mortgage Note, hereinafter the (Note), for \$101,500.00, bearing interest of 12 %, due on August 1st 2031.
5. Since the filing date, debtor account has accumulated **Post Petition** arrears as described in Exhibit (A) of this motion, Verified Statement in compliance with LBR 4001-1(d)(3) **and any other arrears that continue to accrue up to the date all post petitions arrears are paid.**

6. Movant argues that considering what is herein above stated, cause exists for granting relief from the stay pursuant to section 362 d(1) d(2), *supra*, since debtor has failed to make post petition payments accordingly.

Included as Exhibit (B), is Movant's Verified Statement regarding the information required by the Service Member Civil Relief Act of 2003 and the Department of Defense Manpower Data Center Military Status Report.

7. Said default deprives Movant to have its security interest protected as provided under the Bankruptcy Code.

WHEREFORE, Movant prays for an Order granting the Relief from Stay as requested.

CERTIFICATE OF ELECTRONIC FILING AND SERVICE

I hereby certify that on this date copy of this motion has been electronically filed with the Clerk of the Court using the CM/ECF system which will send notification of such filing to debtor(s) attorney and to JOSE RAMON CARRION MORALES, Chapter 13 Trustee, and also certify that I have mailed by United State Postal Service copy of this motion to the following non CM/ECF participants: to debtor(s) at theirs address of record in this case.

In Toa Alta, Puerto Rico, on the 22nd day of February 2011.

/s/ JOSE BAGUE RAMOS
Attorney for PRAMCO CV9, LLC
PO BOX 624
TOA ALTA PR 00954
USDC 225014
E-mail: jbaguelaw@gmail.com
Tel:360-1818

M I D W E S T S E R V I C I N G , I N C
230 Crosskeys Office Park
Fairport, NY 14450
(585) 377-2810

LOAN WORKSHEET

107170019 - Alvaro Polanco Quinonez

Reinstatement figures as of: 3/15/2011

3	Payments (1/1/11 - 3/1/11):	\$1,072.53	\$	3,217.59
11	Accrued late charges(5/1/10-3/1/11):	\$52.20	\$	574.20
	Legal fee:		\$	500.00
	Total:		\$	<u>4,291.79</u>

Another payment is due 4/1/11 of	\$1,072.53
if it is not received by 4/16/11 a	
late charge will be assessed of	\$52.20

PLEASE MAKE CHECKS PAYABLE TO:
SOPRAMCO CV9, LLC
AND FORWARD TO: SOPRAMCO CV9, LLC
PO BOX 70195
SAN JUAN, PR 00936-8195

Ob
Agal

NOTE

170-1203846

PAGARE

US \$ 101,500.00 San Juan , Puerto Rico
City-(Ciudad)

19 de July 19 , 2001
julio de 2001

-- FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to
-- POR VALOR RECIBIDO, el (los) suscribiente (s) ("Deudor") promete (n) pagar a-

pay MORTGAGE STORE OF PUERTO RICO INC. , or order, the princial sum of
MORTGAGE STORE OF PUERTO RICO INC. o a su orden, la suma de
ONE HUNDRED ONE THOUSAND FIVE HUNDRED AND 00/100

Dollars with interest on the unpaid balance from the date of this
Dólares, con intereses sobre el balance insoluto de principal desde la fecha de

Note, until paid, at the rate of TWELVE AND 00000/100000 per
este Pagaré hasta su pago a razón del por

cent per annum. Principal and interest shall be payable at
ciento anual. El principal e intereses serán pagaderos en

R-G MORTGAGE
#280 JESUS T. PINERO AVE.
HYDE PARK
SAN JUAN PR 00918

or such other place as the Note Holder may designate in writing,
o en cualquier otro lugar que el tenedor de este Pagaré indique por escrito,--

in consecutive monthly installments of
en plazos mensuales y consecutivos de

ONE THOUSAND FORTY-FOUR AND 04/100

Dollars (US\$ 1,044.04),
Dólares (US\$ 1,044.04),

on the first (1st.) day of each month beginning on September
en el primer (1er.) día de cada mes comenzado en septiembre

2001 until the entire indebtedness evidenced hereby is fully
de 2001 hasta que se pague totalmente la deuda evidenciada por el

paid, except that any remaining indebtedness, if not sooner paid,
presente, si no antes pagada, quedará vencida y pagadera en

shall be due and payable on August 01 , 2031
01 de agosto de 2031

--If any monthly installment under this Note is not paid
--Si cualquier plazo mensual bajo este Pagaré no es pagado cuando
when due and remains unpaid after a date specified by a notice to
venza y permanece impagado luego de la fecha especificada en la notificación
Borrower, the entire principal amount outstanding and accrued --
al Deudor, la suma total de principal pendiente de pago e intereses -----
interest thereon shall at once become due and payable at the
acumulados sobre la misma quedarán inmediatamente vencidos y pagaderos a -----
option of the Note Holder hereof. The date specified shall not be
opción del tenedor de este Pagaré. La fecha especificada no será anterior a ----
less than thirty days from the date such notice is mailed. -----
treinta días a partir de la fecha de envío por correo de dicha notificación. ----
The Note Holder may exercise this option to accelerate during
El tenedor de este Pagaré podrá ejercitar esta opción de aceleración durante --
any default by Borrower regardless of any prior forbearance. -----
cualquier incumplimiento del Deudor, no empee cualquier indulgencia de moro-
If suit is brought to collect this Note, the Note Holder shall
sidad anterior. De redicarse procedimiento judicial para el cobro de este --
be entitled to collect in such proceeding the agreed and -----
Pagaré el tenedor de este Pagaré tendrá derecho a cobrar en dicho -----
liquidated amount of ten per cent of the original principal -----
procedimiento la suma pactada y líquida de diez por ciento de la suma -----
amount hereof to cover cost and expenses of suit, including but--
original de principal del presente para cubrir las costas y gastos de dicho -----
not limited to, attorney's fees. -----
procedimiento, incluyendo, sin implicar limitación, honorarios de abogado. -----

---Borrower shall pay to the Note Holder a late charge of
---El Deudor pagará al tenedor de este Pagaré un cargo por pago atrasado de--
--- five (5%)--- per cent of any monthly installment not received
---cinco (5%)----- por ciento de cualquier plazo mensual que no sea recibido por el
by the Note Holder within ----- fifteen (15) ---- days after the
tenedor de este Pagaré dentro de quince (15) días después de la
installment is due. -----
fecha de vencimiento de dicho plazo. -----

Borrower may repay the principal amount outstanding in whole
El Deudor podrá pagar por anticipado la totalidad o parte del balance insoluto
or part. The Note Holder may require that any partial prepayments
del principal. El tenedor de este Pagaré podrá requerir que cualesquiera pagos
(i) be made on the date monthly installments are due and (ii) be in
parciales (i) sean hechos en la fecha en que venzan plazos mensuales y (ii) sean
the amount of that part of one or more monthly installments which
en la cuantía de aquella parte de uno o más plazos mensuales que sería aplicable
would be applicable to principal. Any partial prepayment shall be
a principal. Cualquier pago parcial por anticipado será aplicado contra el

applied against the principal amount outstanding and shall not
principal insoluto y no pospondrá la fecha de vencimiento de cualquier plazo
postpone the due date of any subsequent monthly installments or
mensual subsiguiente ni cambiará el monto de dichos plazos, a menos que el
change the amount of such installments, unless the Note Holder
tenedor de este Pagaré acuerde lo contrario por escrito. Si, dentro de cinco (5)
shall otherwise agree in writing. If, within five years from the
años desde la fecha de este pagaré, se hace cualquier pago
date of this Note, any prepayment is made in any
anticipado en cualquier período de doce meses comenzando con la -----
twelve month period beginning with the date of this note or
fecha de este Pagaré o la de sus aniversarios ("año del préstamo")
anniversary dates thereof ("loan year") with money lent
con dineros prestados por un prestador que no sea el
by a lender other than the holder hereof, the Borrower
tenedor del presente, el Deudor pagará al tenedor del presente
shall pay the holder hereof (a) during the first loan year
(a) durante el primer año del préstamo tres por ciento (3%) de la cuantía
three (3%) per cent of the prepaid amount (b) during the second and
prepagada, (b) durante el segundo y tercer años del préstamo dos por ciento
third loan years two (2%) per cent of the prepaid amount, and (c)
(2%) de la cuantía prepagada, y (c) durante el cuarto y quinto año del préstamo
during the fourth and fifth loan years one (1%) per cent of the
un por ciento (1%) de la cantidad prepagada.
prepaid amount. -----

The above prepayment penalty will not be enforced if this Note is
La anterior penalidad por prepago no podrá ser ejercitada si este Pagaré es
sold by the holder hereof to The Federal Home Loan Mortgage
vendido por el tenedor de este Pagaré a la "Federal Home Loan Mortgage
Corporation (FREDDIE-MAC), or the Federal National Mortgage
Corporation (FREDDIE-MAC) o la "Federal National Mortgage
Association" (FANNIE-MAE).
Association" (FANNIE-MAC). -----

---Presentment, notice of dishonor, and protest are hereby-----
---Por la presente se renuncian los derechos de presentación, aviso de -----
waived by all makers, sureties, guarantors and endorsers hereof. -----
rechazo, y protesto por todos los otorgantes, fiadores, garantizadores y -----
This Note shall be the joint and several obligation of all -----
endosantes del presente. Este Pagaré constituye la obligación solidaria de --
makers, sureties, guarantors and endorsers, and shall be binding -----
todos sus otorgantes, fiadores, garantizadores y endosantes y les obliga -----
upon them and their heirs, personal representatives, successors --
así como a sus herederos, representantes personales, sucesores y -----

and assigns. _____
cesionarios. _____

---Any notice to Borrower provided for in this Note shall be _____
---Cualquier notificación al Deudor dispuesta en este Pagaré deberá ser _____

given by mailing such notice by certified mail addressed to _____
enviada por correo certificado dirigida al Deudor a la Dirección de la _____

Borrower at the Property Address stated below, or to such other _____
Propiedad que abajo se indica, o a cualquier otra dirección que el Deudor _____

address as Borrower may designed by notice to the Note Holder _____
designé mediante notificación al tenedor de este Pagaré. Cualquier _____

hereof. Any notice to the Note Holder shall be given by mailing _____
notificación al tenedor de este Pagaré deberá ser enviada por correo _____

such notice by certified mail, return receipt requested, to the _____
certificado, con acuse de recibo, al tenedor de este Pagaré a la dirección _____

Note Holder hereof at the address stated in the first paragraph of _____
indicada en el primer párrafo de este Pagaré, o a cualquier otra dirección _____

this Note, or at such other address as may have been designated by _____
que se haya designado mediante notificación al Deudor. _____

notice to Borrower. _____

--- The indebtedness evidenced by this Note is secured by a _____
--- La deuda evidenciada por este Pagaré está garantizada por una Hipoteca, _____

Mortgage, date of even dated herewith, on the property as _____
de fecha igual a la del presente, sobre propiedad según indicada en la _____

indicated in Deed number 352 before the subscribing Notary. _____
Escritura número ante el Notario suscribiente. _____

ALVARO POLANCO QUINONEZ

LOUISES MILAGROS PEREZ COLLAZO

Affidavit Number 4573

Borrower - Deudor

46 A STREET BLO. AS 1 VALLE ARriba HEIGHTS
XCAROLINA PR 009790000

Property Address
Dirección de la Propiedad

(Execute Original Only)
(Otórguese el Original solamente)

Signed and sealed as witness
Firmado y sellado como testigo

Acknowledge and subscribed to before me in the place and date above mentioned.

Isabel L. Luna
Notary Public
Notario Público



10000017
W/monroedie

ALLONGE

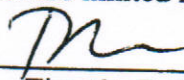
Borrower Name: Alvaro Polanco Quinonez and Lourdes Milagros Perez Collazo
Original Lender: Mortgage Store of Puerto Rico Inc.

This ALLONGE is affixed to and made a part of that certain note, promissory note, or like evidence of indebtedness dated July 19, 2001, in the face principal amount of \$101,500.00, as such evidence of indebtedness has been amended, modified, supplemented, renewed, endorsed, negotiated, sold, assigned, conveyed, or otherwise transferred to date.

PAY TO THE ORDER OF SOPRAMCO CV9 CR, LLC, WITHOUT RECOURSE.

Dated: As of February 23, 2010

PRAMCO CV9, LLC
a Delaware limited liability company

By: 
Timothy P. Sheehan
Authorized Representative

ACKNOWLEDGMENT

STATE OF NEW YORK)
) ss.:
COUNTY OF MONROE)

On the 11th day of March, 2010, before me, the undersigned, personally appeared Timothy P. Sheehan, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.


NOTARY PUBLIC

ALISON LEE HUTCHINGS
Notary Public, State Of New York
Monroe County
Commission Expires February 20, 20 11

ALLONGE

Borrower Name: Alvaro Polanco Quinonez and Lourdes Milagros Perez Collazo

Original Lender: Mortgage Store of Puerto Rico Inc.

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Timothy P. Sheehan
Authorized Representative

ACKNOWLEDGMENT

STATE OF NEW YORK)
COUNTY OF MONROE) ss.:
)

On the 11th day of March, 2010, before me, the undersigned, personally appeared Timothy P. Sheehan, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and

STATE OF NEW YORK } ss.
COUNTY OF MONROE }
OFFICE OF THE COUNTY CLERK

I, CHERYL DINOLFO, Clerk of the County of Monroe, of the County Court of said County, and of the Supreme Court, both being Courts of Record, having a common seal, DO CERTIFY, that

Alison Lee Hutchings
before whom the annexed Oath, Affidavit, Acknowledgement purports to have been made or taken, and certified by her/him, was at the time of the making or taking thereof a NOTARY PUBLIC in and for said State, and was duly authorized to take the same, and was authorized by the laws of this State to take and certify the acknowledgement and proof of deeds to be recorded in this State, and I am well acquainted with his/her handwriting and verily believe her/his signature thereto is genuine and that such officer is not required by law to have a seal nor is she/he required to have a specimen impression thereof filed or deposited in this office, or recorded, filed or deposited in any other place.

In Witness Whereof, I have hereunto set my hand and the official seal of said Courts this 15th day of March 20 10

Cheryl Dinolfo
Cheryl Dinolfo Clerk

A N° 60001

---On the same date of its execution I issued a first certified copy at the request of MORTGAGE STORE--
OF PUERTO RICO, INC.-----
I, the Notary, ATTEST.-----

Irada R. Rivera Almeda
Notary Public

NUMBER: THREE HUNDRED FIFTY TWO (352)-----

NUMERO:-----

-----FIRST MORTGAGE-----

-----PRIMERA HIPOTECA-----

---In the city of San Juan,----- Puerto Rico, this
---En la ciudad de-----, Puerto Rico, hoy día-----

nineteen (19)----- day of July,-----
----- días de -----

Two Thousand One (2001)-----

Dos Mil Uno (2001)-----

-----BEFORE ME-----

-----ANTE MI-----

IRAIDA R. RIVERA ALMEDA-----, a Notary Public
-----, Notario Público

in Puerto Rico, with offices at Font Martelo-----
de Puerto Rico, con oficinas en la Calle Font-----

Street Number One Hundred Four (104), Humacao,--
Martelo número Ciento cuatro (104), Humacao,-----

Puerto Rico-----

Puerto Rico,-----

and residence in San Juan,----- Puerto Rico.-----
y residencia en ----- Puerto Rico.-----

-----APPEAR-----

-----COMPARECEN-----

---The person(s) mentioned in paragraph SEVENTH hereof
---La(s) persona(s) mencionada(s) en el párrafo SEPTIMO

(herein "Borrower") and paragraph EIGHT hereof (herein
(en adelante "el Deudor") y párrafo ocho en lo sucesivo---

"Lender").-----

(el Prestador).-----

---I, the Notary, certify that I personally know the--
---Yo, el Notario, certifico que conozco personalmente

Lender and that I properly identified Borrower in-----
al Prestador y de haberme asegurado de la identidad del

accordance with Section Seventeen (a) of the prevailing
Deudor conforme a la Sección Diecisiete (a) de la Ley-----

Notarial Act and through their statements as to their ages,
Notarial y por sus dichos de sus edades, estados civiles,--

civil status, occupations and residences. They assure me--
ocupaciones y residencias. Ellos me aseguran que tienen, y

that they have, and in my judgment they do have, the-----
a mi juicio tienen, la capacidad legal necesaria para-----

necessary legal capacity to execute this deed; wherefore--
otorgar esta escritura; por tanto-----

they freely-----
libremente-----

-----STATE AND COVENANT-----
-----DECLARAN Y CONVIENEN-----

---FIRST : That Borrower is owner of the property
---PRIMERO: Que el Deudor es dueño de la propiedad---

described in paragraph FIFTH hereof (herein "Property")
descrita en el párrafo QUINTO de la presente (en adelante---

and has the right to mortgage said Property, that the-
La Propiedad) y que tiene el derecho de hipotecar dicha----

Property is unencumbered and that Borrower will-----
Propiedad, que la Propiedad se halla libre de cargas y

warrant and defend the title to said Property against all--
gravámenes y que el Deudor garantiza y defenderá su título-

claims and demands, subject to any declaration, easements--
título a dicha Propiedad contra toda reclamación y demanda,

or restrictions listed in a schedule of exceptions to-----
sujeto a cualquier declaración, servidumbre o restricción-

coverage in any title insurance policy insuring the interest
detallada en la lista de excepciones a cubierta en cualquier

in the Property of the Lender mentioned in paragraph EIGHTH
póliza de seguro de título que asegure el interés en la----

hereof (herein "Lender").-----
Propiedad del Prestador mencionado en el párrafo OCTAVO de--

la presente (en adelante "el Prestador").-----

---SECOND: That Borrower is indebted to Lender in the---
---SEGUNDO: Que el Deudor adeuda al Prestador la suma-----

principal sum of ONE HUNDRED ONE THOUSAND FIVE HUNDRED---
principal de-----

DOLLARS (\$101,500.00)-----

with interest thereon at the rate of TWELVE-----
con intereses sobre la misma a razón del-----

per cent (12-----) per annum, which indebtedness is-----
por ciento (-----) anual, cuya deuda está evidenciada-----

evidenced by a certain note payable to Lender, or to its---
por un pagaré pagadero al Prestador, o a su orden, fechado-

order, dated on the nineteen-- day of July,-----two
el día-----del-----dos mil-----

thousand one (2001)-----affidavit number FOUR THOUSAND---
-----affidavit número-----

FIVE HUNDRED SEVENTY THREE (4573)----- (herein "Note")-----
----- (en adelante "el-----

providing for monthly installments of principal and-----
Pagaré") en el cual se dispone para el pago de plazos-----

interest with the balance of the indebtedness if not-----
mensuales de principal e intereses con el balance de la----

sooner paid, due and payable on the first day of AUGUST,-----
deuda, si no ha sido antes satisfecho, vencadero y-----

TWO THOUSAND THIRTY ONE (2031)-----
pagadero el primero de-----

---THIRD: To secure to Lender or to the holder by-----
---TERCERO: Para garantizar al Prestador o al tenedor por--

endorsement of the note (a) the repayment of the-----
endoso del Pagaré (a) el pago de la deuda evidenciada por--

indebtedness evidenced by the Note with interest thereon,--
el Pagaré con sus intereses, (b) el cumplimiento de los----

(b) the performance of the covenants and agreements of-----
pactos y convenios del Deudor aquí contenidos, (c) una suma

Borrower herein contained, (c) an amount of ten percent of--
equivalente al diez por ciento de la cuantía original del--

the original principal amount of the Note to cover costs,--
principal del Pagaré para cubrir costas, gastos y-----

expenses and attorney's fees in the event the holder of the
honorarios de abogado en caso de que el tenedor del Pagaré--

Note is required to foreclose this Mortgage or seek-----
tenga que ejecutar esta Hipoteca o recurrir a-----

judicial collection, or collection in any proceeding in----
procedimiento judicial para su cobro, o su cobro en-----

bankruptcy of the Borrower, which amount shall be-----
cualquier procedimiento en quiebra del Deudor, cuya suma--

considered liquid and payable by the sole act of filing the
será considerada líquida y exigible por el solo acto de la--

complaint and shall be in addition to the principal amount--
radicación de la demanda y será en adición al principal del

of the Note, (d) an amount of ten percent of the original--
Pagaré, (d) una suma equivalente al diez por ciento de la--

principal amount of the Note to cover any other advances---
cuantía original del principal del Pagaré para cubrir-----

which may be made under this Mortgage and (e) an amount of--
cualquier otro anticipo que pueda hacerse bajo esta-----

ten per cent of the original principal amount of the Note--
Hipoteca, y (e) una suma equivalente al diez por ciento de--

to cover interest in addition to that secured by law,-----
la cuantía original del principal del Pagaré para cubrir---

Borrower does hereby create a voluntary first mortgage on--
intereses en adición a los garantizados por ley, el Deudor--

this Mortgage. The receiver shall be liable to---
del síndico y honorarios de abogado, y luego a las
account only for those rents actually received.---
sumas garantizadas por esta hipoteca. El síndico-
será responsable de rendir cuentas únicamente-----
respecto a las rentas realmente recibidas.-----

---21. Release. Upon payment of all sums secured
---21. Descargo. Una vez pagadas todas las sumas

by this Mortgage, Lender shall release and cancel-
garantizadas por esta Hipoteca, el Prestador-----

this Mortgage at Borrower's expense, or, at-----
descargará y cancelará esta Hipoteca por cuenta---

Borrower's option, endorse the Note "for-----
del Deudor o, a opción del Deudor, endosará el----

cancellation only" without charge to Borrower.----
Pagaré "para cancelación únicamente" sin cargo al-
Deudor.-----

---FIFTH: The Property. The description of the--
---QUINTO: La Propiedad. La descripción de la---

mortgaged Property is:-----
Propiedad es la siguiente:-----

---URBANA: Solar en la Urbanización Valle Arriba
Heights en el Barrio Sabana Abajo de Carolina,
marcado con el #1 del bloque 'AS' con un área de
445.37 metros cuadrados; en linderos por el NORTE, en
24.50 metros, y un arco de 2.75 metros, con calle
#46; por el SUR, en 25.00 metros, con el solar #2;
por el ESTE, en 16.00 metros, con paseo público y
por el OESTE, en 12.50 metros, con la calle #46 A y
un arco de 2.75 metros. Enclava una casa de
concreto.-----

together with all the structures, improvements now
junto con todas las estructuras, mejoras actuales-
or hereafter erected on the Property and all-----
o futuras en la Propiedad y todas las servidumbres,
easements, rights, appurtenances and rents, and---
derechos, pertenencias y rentas, y todos los-----
all fixtures now and hereafter attached to the---
muebles actualmente o en el futuro adheridos a la-
Property, all of which, including replacements and
Propiedad, todos los cuales, incluyendo los que---
additions thereto shall be deemed to be and remain
los reemplacen o se le añadan en el futuro, serán-
a part of the Property covered by this Mortgage.--
considerados como parte de la Propiedad cubierta--
por esta hipoteca.-----

---The Property is recorded at-----
---La Propiedad está inscrita al-----
---Consta inscrita al folio 192 vuelto del tomo 281
de Carolina, inscripción sexta, finca número 10,706
del Registro de la Propiedad de Carolina, Sección
Primera.-----

---SIXTH: Value of the Property.-----
---SEXTO: Valor de la Propiedad.-----

---Pursuant to the provisions of the Mortgage and-
---En cumplimiento de las disposiciones de la Ley-
Property Registry Act of Puerto Rico, Lender and--
Hipotecaria y del Registro de la Propiedad de-----
Borrower value the Property at an amount equal to-
Puerto Rico, el Prestador y el Deudor casan la---
the original principal amount of the Note secured-
propiedad en una cantidad equivalente al principal
by this mortgage, which value shall serve as-----
original del Pagaré garantizado por esta hipoteca,
lowest bid at the first auction in the event of---
cuyo valor servirá como tipo mínimo en la primera-
foreclosure.-----
subasta en caso de ejecución.-----

---SEVENTH: Appearing Parties ("Borrower").-----
---SEPTIMO: Comparecientes ("Deudor").-----

---ALVARO POLANCO QUIÑONES, seguro social número [REDACTED] y
su esposa LOURDES MILAGROS PEREZ COLLAZO, seguro social-----
número [REDACTED], mayores de edad, propietarios y vecinos-----
de Carolina, Puerto Rico.-----
---Identificados mediante conocimiento personal.-----

---EIGHTH: Lender. The lender is-----
---OCTAVO: Prestador. El Prestador es-----

---MORTGAGE STORE OF PUERTO RICO, INC.-----

Social Security 66-0547802-----, herein-----
Seguro Social-----, representado en-----

represented by SANDRA JANET GARCIA GONZALEZ,-----
este acto por-----

of legal age, married, property owner and-----
mayor de edad,-----, propietario y-----

resident of Ponce-----, Puerto Rico.-----
vecino de-----, Puerto Rico.-----

---NINTH: Waiver of Homestead Rights.-----
---NOVENO: Renuncia de Hogar Seguro.-----

---Borrower hereby waives, in favor of the Lender,
---El Deudor por la presente renuncia, a favor del

to the fullest extent allowed by law, all-----
Prestador, hasta el límite permitido por ley,-----

homestead and similar rights conferred upon-----
todos sus derechos de hogar seguro y derechos-----

Borrower by any law, including, without limitation,
similares conferidos al Deudor por cualquier ley--

the provisions of the Puerto Rico Right of-----
incluyendo, sin implicar limitación, las-----

Homestead (31 LPRA Sec. 1851-1857).-----
disposiciones sobre Derecho de Hogar Seguro de-----
Puerto Rico (31 LPRA Sec. 1851-1857).-----

---TENTH: Property Address. The property address
---DECIMO: Dirección de la Propiedad. La-----

shall be the address stated in the Note as the-----
dirección de la propiedad será la dirección-----

Property Address.-----
 indicada en el Pagaré como Dirección de la-----
 Propiedad.-----

-ACCEPTACION

---After I, the Notary, made the pertinent legal--
---Hechas por mí las advertencias legales-----

admonitions, the appearing parties read, accepted-
pertinentes, las partes leen, aceptan y otorgan---

and subscribed this deed in each of its pages and-
esta escritura suscribiendo sus iniciales en cada-

signed it all in one act, before me, at the place-
página y firman en un solo acto, todo ante mí, en-

and date previously indicated herein. I give faith
el sitio y fecha indicada. Doy fe del conocimiento

of personally knowing the Lender, and of his (her)
personal del prestador y de sus circunstancias----

personal circumstances; of the Borrower as they---
personales; de los deudores según por ellos-----

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have expressed them herein, and of knowing them---
expresados y doy fe, además, del conocimiento de---
through a witness who I personally know and who---
los deudores por el testigo de conocimiento,-----
knows them, -----

who is of legal age,-----, employee and---
quien es mayor de edad,-----, emplead.--- y-
resident of -----, Puerto Rico, who has-
vecin de -----, Puerto Rico, sin
no legal blemish or defect to be so, and whatever-
tacha legal para serlo, a quien conozco y de-----
else is herein consigned, I GIVE FAITH.-----
cuanto más queda consignado, DOY FE.-----

CERTIFICACION: I HEREBY CERTIFY THAT THIS IS A
DUPLICATE COPY OF THE EXECUTED MORTGAGE
DEED THAT WAS PRESENTED FOR RECORDATION.

NOTARY PUBLIC

Laida R. Rivera Almada



Notary Public, Iralda R. Rivera
Office: 211-214, Hato Rey, PR 00918

Heavy public life
and the Government of Puerto Rico,
certify that the foregoing is a true and
correct copy of the presentation slip of

Quirino Belando Quinones

P.R. FILE # 170-1203846
M.B. FILE



ESTADO LIBRE ASOCIADO DE PUERTO RICO
DEPARTAMENTO DE JUSTICIA
REGISTRO DE LA PROPIEDAD

LLÉNESE A MAQUINILLA O LETRA DE MOLDE

MINUTA DE ASIENTO DE PRESENTACION

ESCOJA TIPO DE DOCUMENTO

PARA USO DEL REGISTRO

☐ (A) Escritura o Instancia:

Número de Escritura o Instancia 362
Fecha de Escritura o Instancia 19 de Junio 2001
Lugar de Otorgamiento San Juan
Nombre del Notario Leda Iralda R. Rivera Almeda
Número de Colegiado 4015

☐ (B) Documento Judicial:

Tipo de Documento

Sentencia o Resolución Demanda
Orden y Mandamiento Otros
Tribunal Sala de
Núm. Caso Sobre
Demandante
Demandado
Ex Parte

☐ (C) Documento Administrativo:

Tipo de Documento
Agencia que lo expidió
Fecha de Expedición

Datos comunes a todos los documentos:

Municipio o Sector ☐ Rústica Barrio
☒ Urbana (Apt, lote y bloque) #1-45 URB. Valle Arriba Heights
Cabida 445.37 Folio 192 Tomo: 381
Finca número 10,706 y/o Número de la finca de donde
se segrega Número de Catastro
Transacción (es) solicitadas (De no caber, al dorso) Huinera Hipotecaria

Valor de la(s) transacción(es) \$ 101,500.- \$
A favor de quien es la Transacción y Seguro Social Mortgage Store of PR
INC. 660547802

Dirección Postal 284 Jesus T. Piñero Ave. Hato Rey, PR 00918
En el caso de Hipoteca especificar: Principal 101,500.- Intereses 150/0
Afidávit 4573 Valor de Tasación 101,500 Vencimiento 8/30/31
Documentos Complementarios: Certificación para cancelación
de embargo.

COMPROBANTES Y SELLO DE 50 CENTAVOS

Colección Núm.	Fecha	Serie Número	Valor Número
86	18/9/01	0082-82260484	358.00
86	18/9/01	0082-82260484	10.00
		A-00523266	.50
Total			368.50

Nombre del Notario y su Número, Dirección, Teléfono y Fax: Leda Iralda R. Rivera Almeda
Cond. El Centro I. Oficinas 211-214, #500 Ave. Muñoz Rivera, San Juan, Puerto Rico, Tel. 787-756-
6600, Fax. 756-6829 170-1203846 (12936)
Nombre del Presentante y su Número, Dirección, Teléfono y Fax: Jorge Vázquez
Cond. El Centro I. Oficinas, 211-214, #500 Ave. Muñoz Rivera, San Juan, Puerto Rico, Tel. 756-
6600, 756-6829 Quirino Belando Quinones

Firma del Presentante Clara Saegado
Firma del Técnico del Registro

NOTA: DE NECESITAR MAS ESPACIO, AL DORSO O EN HOJA ADICIONAL

Department of Defense Manpower Data Center

Mar-22-2011 10:41:07

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
PEREZ COLLAZO	LOURDES M	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq. as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

<https://www.dmdc.osd.mil/appj/scra/popreport.do>

3/22/2011

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:JG5AF8281R